

**REMARKS**

Claims 1 – 3 and 25 are pending for consideration in the present application. Claims 4 – 24 are canceled, wherein claims 11 – 14 were previously canceled, and wherein claims 4 – 10 and 15 – 24 are being canceled by the present amendment. Reconsideration of the application is respectfully requested.

In section 5 of the Office Action, claims 1 – 7 and 15 – 23 are rejected under 35 U.S.C. 102(e) as being anticipated by U.S. Patent No. 6,654,727 to Tilton (hereinafter “the Tilton patent”).

Applicants are canceling claims 4 – 7 and 15 – 23, thus rendering moot the rejection thereof. Of the remaining claims, only claim 1 is independent. Applicants are clarifying an aspect of claim 1 that is not disclosed by the Tilton patent.

Claim 1 provides for a system for assessing risk. The system includes, *inter alia*, a medium that contains instructions that when read by a processor, cause said processor to provide functions of:

- (b) a data integration component that **matches** a company in said portfolio to a **unique corporate identifier**, and provides access to at least a second database;
- (c) a corporate linkage component that, **based on said unique corporate identifier, links said company to a related company**; and
- (d) a risk assessment manager that:
  - provides application functions, services and portfolio analysis based on said requests;
  - accesses said second database, via said data integration component, to obtain information about said related company; and
  - determines a total investment in accounts receivable for said company and said related company, and a total risk exposure based on said portfolio.

Applicants respectfully submit that the Tilton patent does not disclose the above-noted data integration component and corporate linkage component, in combination with the risk assessment manager, as recited in claim 1. Accordingly, Applicants respectfully submit that the Tilton patent does not anticipate claim 1.

Claims 2 and 3 depend from claim 1. By virtue of this dependence, claims 2 and 3 are also novel over the Tilton patent.

Applicants are requesting reconsideration and a withdrawal of the section 102(e) rejection of claims 1 – 7 and 15 – 23.

In claims 7 and 8 of the Office Action, claims 8 – 10 and 24 are rejected. Applicants are canceling claims 8 – 10 and 24, thus rendering moot the rejection thereof. A withdrawal of the rejections is respectfully solicited.

As noted above, Applicants are canceling claims 4 – 10 and 15 – 24. Applicants are canceling claim 4 because it is now substantially included in claim 1. Applicants are canceling claims 5 – 10 and 15 – 24 solely to facilitate expeditious prosecution of the remaining claims. Applicants are not conceding that the subject matter encompassed by claims 5 – 10 and 15 – 24 is not patentable. Applicants respectfully reserve the right to prosecute claims 5 – 10 and 15 – 24, and additional claims, in one or more continuing applications.

Applicants are adding claim 25 to even further provide the claim coverage that Applicants appear to deserve based on the prior art that was cited by the Examiner. A favorable consideration that also results in the allowance of claim 25 is earnestly solicited.

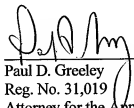
In view of the foregoing, Applicants respectfully submit that all claims presented in this application patentably distinguish over the prior art. Accordingly, Applicants respectfully request

favorable consideration and that this application be passed to allowance.

Respectfully submitted,

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